

Chapter XV - Housing Plan

Introduction

This *Housing Plan* is intended to address unmet housing needs of the County and its constituent municipalities. Trends with potential to affect needs may be discerned from the *Housing Analysis* (Chapter IX of this *Comprehensive Plan*) as well as other background studies. These include the following:

- The pace of housing growth has gradually accelerated compared to Monroe and Pike Counties while second homes have declined in much the same manner as those counties.
- Wayne County's housing stock has not expanded greatly compared to its neighbors but those neighbors are growing at relatively fast rates and some of that housing growth can eventually be expected to spill over into Wayne.
- Second homes represented 35.5% of the total housing stock in Wayne County in 2000, accounting for some 10,855 units, indicating just how important second homes are to the tourism economy of the County. The number of second homes has, nevertheless, fallen over the period 1990-2000, both in absolute and relative terms.
- Wayne County's permanent housing stock was 80.4% owner-occupied in 2000, well above the national and state rates.
- The County's housing stock is mostly composed of single-family detached dwellings, which accounted for 23,985 units or 78.4% of the total in 2000. Mobile homes accounted for only 3,603 dwelling units in 2000, a 33.0% decline from the 1990 total of 5,377 units. Only 4.1% of Wayne County's stock (1,246 units) was found in multi-family structures in 2000, compared to 15.9% for the Commonwealth and 22.0% nationwide. The multi-family share of housing has grown slightly from 1990 when it was only 2.8% of the stock (793 units). Almost half (616 units) were found in Honesdale Borough.
- The County's housing stock sizes reflect the larger households that were traditional to this rural area and also indicate there is no significant overcrowding of housing units. Indeed,



Multi-family dwelling,
Borough of Honesdale

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declining household sizes and aging may well result in many older households having too much house to maintain. It also, at the same time, creates a market for in-migrating wealthier buyers of these older larger homes.

- The median contract rent was \$397 per month in 2000 and the median gross rent (contract rent plus utilities) was \$481 per month, well below the Pennsylvania median of \$531 per month and the U.S. median of \$602 per month. Some 1,602 renter households, or 44.4% of all renters, paid out 30% or more of their household incomes in gross rent, which could indicate an affordability problem, depending upon the nature of the households.
- The median housing value for owner occupied units was \$103,900 in 2000, somewhat higher than the Commonwealth as a whole (\$94,800) but lower than the U.S. median of \$111,800. The owners of 2,451 such units (16.6% of all owner occupied units) paid out 30% or more of their household incomes toward housing costs, indicating affordability was less of an issue with owner units than with renters.

Public Input

During the process of developing *Goals and Objectives* (See Chapter XI) for this *Comprehensive Plan*, two community surveys were conducted; one of residents and the other of vacation homeowners to ascertain views on the needs of Wayne County. The survey of residents asked respondents to identify the five most important needs with respect to making Wayne County “a better place to live.” Affordable housing ranked 31st among a list of 44 listed needs. It was included in the top five needs by 4% of the resident population surveyed.

Residents were also asked to rank 43 potential County problems. Some 16% identified “housing opportunities” as a major problem, ranking it 23rd on the list in terms of priorities. Vacation home owners surveyed ranked it 40th on the list, some 1% of respondents indicating it was a major problem.

Nonetheless, 20% of vacation home owners indicated pricing and investment value were reasons for purchasing second homes in the County. Likewise, 21% of residents indicated affordable housing was one of the five most important characteristics of the County to them. This suggests housing values are more important than might otherwise be indicated, even if affordable housing is not a major issue.



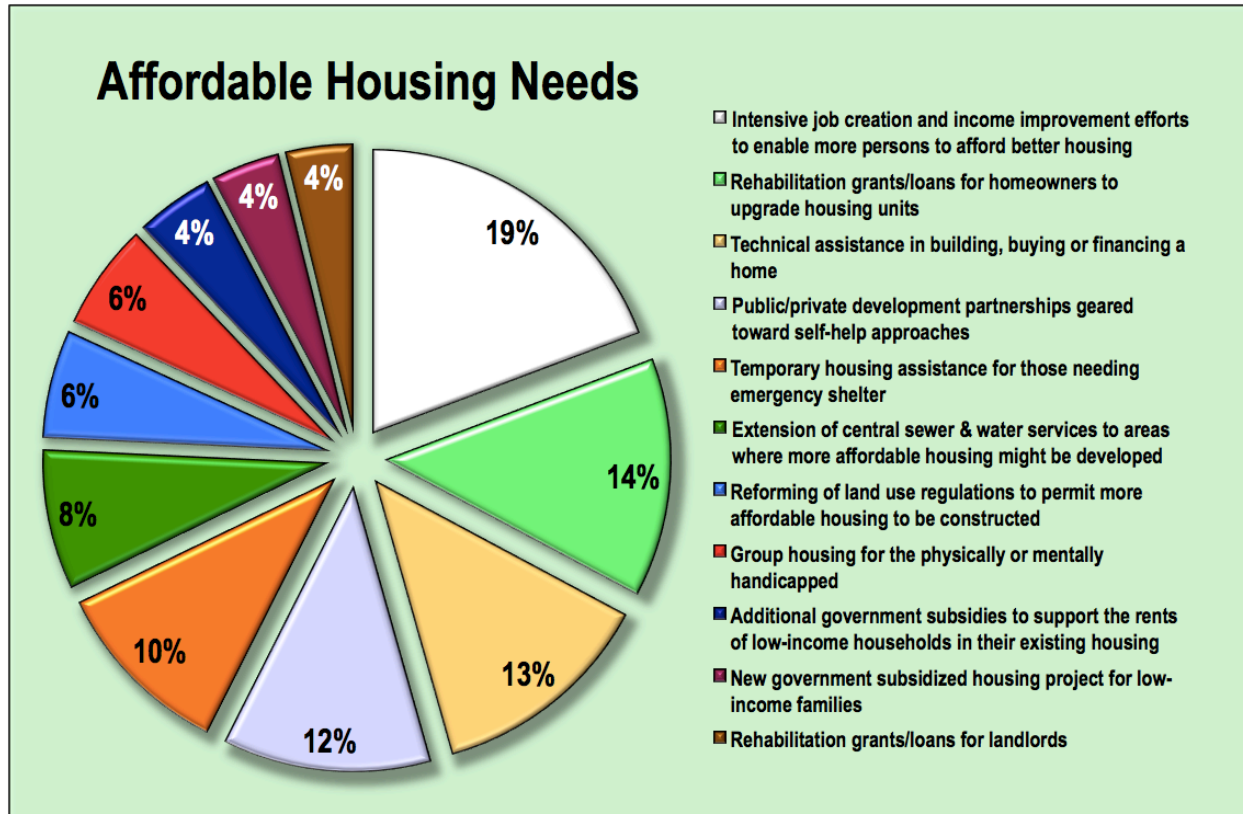
Second home in Wallenpaupack Lake Estates
Photo courtesy of [Wallenpaupack Lakes Estates Property Owners Association](#)

Residents were also asked to identify the most important affordable housing needs of the County.

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The results are summarized in the following Table XV-1. They indicate residents feel strongly that economic development is the key to housing affordability, 19% stating this was a priority. This was followed by a preference for rehabilitation grants and loans for homeowners, technical assistance in purchasing homes and public/private partnerships geared toward self-help approaches as the desired techniques for increasing the supply of affordable housing in Wayne County.

Table XV-1 Affordable Housing Needs



Source: Wayne County Community Survey

Recommendations

The following are specific recommendations for addressing the housing needs of Wayne County:

1. Municipalities should be encouraged to reduce or keep minimum lot sizes at reasonable levels so as to both reduce land costs and avoid unnecessarily increasing infrastructure expense. Where soils permit there is no reason to require more than 1 acre as a minimum lot size and where central sewage and central water is available, more than 10,000 square feet is unnecessary to achieve minimum standards of health and safety and only adds to housing costs.
2. Municipal ordinances and regulations submitted to the County Planning Department for

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recommendations should be reviewed with a view toward identifying any elements that may have unintended consequences on the ability of existing residents to buy a home.

3. The County Planning Department should maintain up to date model subdivision provisions that encourage clustering/conservation subdivision and accommodate affordable housing through density bonuses. Municipalities should consider linking density to sewage flows, the number of bedrooms or square feet of floor area as opposed to arbitrary numbers of dwelling units per acre. Such approaches will serve to help preserve the character of traditional neighborhoods, allowing conversions of older homes to apartments without concentrating too many of these apartments in a given area, which has become an issue in certain areas.



Conservation Subdivision Illustration
[Town of Cary, North Carolina](#)

4. The County Planning Department should promote, as part of its Act 247 review requirements of local SALDO and zoning ordinances, regulatory language that allows trade-offs on design standards to accommodate affordable housing without being burdened by cumbersome variance procedures. This can be accomplished with wording that anticipates modifications under certain conditions and provides for it.
5. Municipalities and municipal authorities should be encouraged to devise formulas for sewer hook-up fees and the like that provide some allowance for providing affordable housing (as opposed to units geared more toward the luxury or second-home market) and link rates and fees to actual use and not some arbitrary standard which treats 4-bedroom units the same as 1-bedroom ones.
6. Public education is needed with respect to obtaining affordable housing in general, how

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to get a mortgage and how to budget for meeting housing expenses is demanded. Technical assistance to home-buyers is needed on a broad scale.

7. The County Redevelopment Authority should maintain its current programs for rehabilitation of owner-occupied homes, using Community Development Block Grants and similar sources of funds.
8. Municipalities should be encouraged to recognize mobile home parks and multi-family housing are essential and need to be accommodated with greater densities. Communities who attempt to keep out these uses, directly and indirectly, should be made aware of the impacts of doing so and encouraged to revise their standards through educational efforts.
9. Planning schools offered by the County Planning Department should be continued as a tool to promote better planning techniques by municipalities and others who are involved in land development.
10. Municipalities should be encouraged to accommodate more apartment conversions by re-examining parking and other standards. Also, municipalities should craft language for allowing more "mother-daughter" or "elder cottage housing opportunity" (ECHO) units, so as to facilitate the provision of affordable housing on a temporary and permanent basis without violating the law.
11. Redevelopment and revitalization of existing structures should be encouraged to reuse current building stock for housing and other uses to conserve cultural, historic and open space resources.
12. Changes should be sought in the administration of the State Building Code to reduce its onerous impacts on rural communities and, in particular, the affordability of housing in the County.



Cherry Hill Mobile Home Court and
Holiday Mobile Home Park,
Route 191, Cherry Ridge Township